

Exhibit "J"

Fill in this information to identify the case:	
Debtor 1 _____	
Debtor 2 (Spouse, if filing) _____	
United States Bankruptcy Court for the: _____ District of _____	
Case number _____	

2018 JUL 27 PM 1:41
 U.S. BANKRUPTCY COURT
[Handwritten signature]

FILED

Official Form 410

Proof of Claim

04/16

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?

JAMES M. HAGGERTY AND JOSEPH HAGGERTY
 Name of the current creditor (the person or entity to be paid for this claim)
Jim Haggerty AND Joe Haggerty
 Other names the creditor used with the debtor

2. Has this claim been acquired from someone else?

No

Yes. From whom? _____

3. Where should notices and payments to the creditor be sent?

JAMES M. HAGGERTY
 Name
377 PENNSYLVANIA AVENUE
 Number Street
TOWANDA PA 18848
 City State ZIP Code
 Contact phone **607 483 1835**

Where should notices to the creditor be sent? (if different)

SAME

Name
 Number Street
 City State ZIP Code

Contact phone _____

Contact email _____

Contact email **TABLERSCHEMING@EPTX.NET**

Uniform claim identifier for electronic payments in chapter 13 (if you use one):

4. Does this claim amend one already filed?

No

Yes. Claim number on court claims registry (if known) _____

Filed on

MM / DD / YYYY

5. Do you know if anyone else has filed a proof of claim for this claim?

No

Yes. Who made the earlier filing? _____

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number No
you use to identify the debtor? Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____

7. How much is the claim? \$ 170,548.19. Does this amount include interest or other charges?

No
 Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.

Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).

Limit disclosing information that is entitled to privacy, such as health care information.

PROMISSORY NOTE

9. Is all or part of the claim secured? No
 Yes. The claim is secured by a lien on property.

Nature of property:

- Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this Proof of Claim.
 Motor vehicle
 Other. Describe: _____

Basis for perfection: _____

Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

Value of property: \$ _____

Amount of the claim that is secured: \$ _____

Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)

Amount necessary to cure any default as of the date of the petition: \$ _____

Annual Interest Rate (when case was filed) _____ %

- Fixed
 Variable

10. Is this claim based on a lease? No
 Yes. Amount necessary to cure any default as of the date of the petition. \$ _____

11. Is this claim subject to a right of setoff? No
 Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes. Check one:	Amount entitled to priority
			\$ _____
<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).			\$ _____
<input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).			\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).			\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).			\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).			\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(_____) that applies.			\$ _____
* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.			

Part 3: Sign Below

The person completing this proof of claim must sign and date it.
 FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

- I am the creditor.
 I am the creditor's attorney or authorized agent.
 I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
 I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

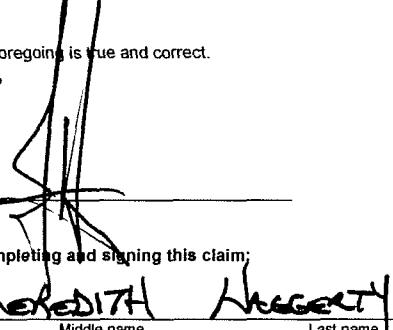
I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 07 23 2018
 MM / DD / YYYY

Signature



Print the name of the person who is completing and signing this claim:

Name

JAMES MEREDITH HAGGERTY

First name

Middle name

Last name

Title

Company

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

317 PENNSYLVANIA AVENUE
TOWANDA PA 18848

Number

Street

City

State

ZIP Code

Contact phone

607 483 1835

Email

JAMESMERTHAGGERTY@EPIX.NET

PROMISSORY NOTE

WJ

Borrower: WORLEY AND OBETZ, INC. of 85 WHITE OAK ROAD,
MANHEIM, PA, 17545 (the "Borrower")

Lender: JIM HAGGERTY of 377 PENNSYLVANIA AVENUE, TOWANDA,
PA, 18848 and JOE HAGGERTY of 362 PENNSYLVANIA AVENUE,
TOWANDA, PA, 18848 (collectively and individually the "Lender")

Principal Amount: \$150,000.00 USD

1. FOR VALUE RECEIVED, The Borrower promises to pay to the Lender at such address as may be provided in writing to the Borrower, the principal sum of \$150,000.00 USD, with interest payable on the unpaid principal at the rate of 4.50 percent per annum, calculated yearly not in advance.
2. This Note will be repaid in full on December 31st, 2016.
3. At any time while not in default under this Note, the Borrower may pay the outstanding balance then owing under this Note to the Lender without further bonus or penalty.
4. All costs, expenses and expenditures including, and without limitation, the complete legal costs incurred by the Lender in enforcing this Note as a result of any default by the Borrower, will be added to the principal then outstanding and will immediately be paid by the Borrower.
5. If any term, covenant, condition or provision of this Note is held by a court of competent jurisdiction to be invalid, void or unenforceable, it is the parties' intent that such provision be reduced in scope by the court only to the extent deemed necessary by that court to render the provision reasonable and enforceable and the remainder of the provisions of this Note will in no way be affected, impaired or invalidated as a result.
6. This Note will be construed in accordance with and governed by the laws of the Commonwealth of Pennsylvania.

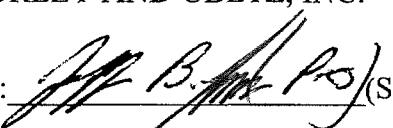
WONOTE

7. This Note will enure to the benefit of and be binding upon the respective heirs, executors, administrators, successors and assigns of the Borrower and the Lender. The Borrower waives presentment for payment, notice of non-payment, protest and notice of protest.

IN WITNESS WHEREOF the Borrower has duly affixed its signature by a duly authorized officer under seal on this 9th day of July, 2015.

SIGNED, SEALED, AND DELIVERED
this 9th day of July, 2015.

WORLEY AND OBETZ, INC.

Per:  (SEAL)

Wong 162

YEAR 3 7/9/2017 - 6/6/2018
(11 months)

Calculation results

(interest compounded yearly - added at the end of each year)

Month	Month Interest	Total Interest	Balance
1	\$0.00	\$0.00	\$163,803.75
2	\$0.00	\$0.00	\$163,803.75
3	\$0.00	\$0.00	\$163,803.75
4	\$0.00	\$0.00	\$163,803.75
5	\$0.00	\$0.00	\$163,803.75
6	\$0.00	\$0.00	\$163,803.75
7	\$0.00	\$0.00	\$163,803.75
8	\$0.00	\$0.00	\$163,803.75
9	\$0.00	\$0.00	\$163,803.75
10	\$0.00	\$0.00	\$163,803.75
11	\$6,744.44	\$6,744.44	\$170,548.19

Base amount: \$163,803.75

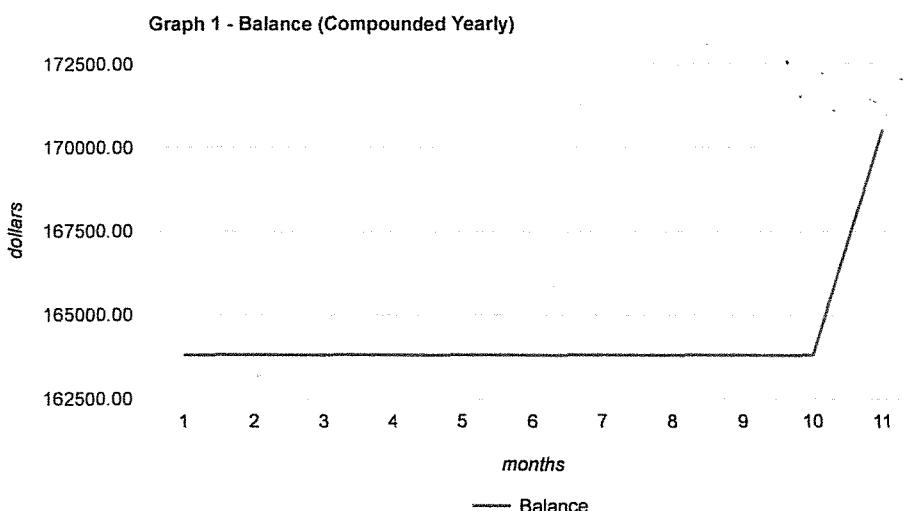
Interest Rate: 4.5%

Effective Annual Rate: 4.5%

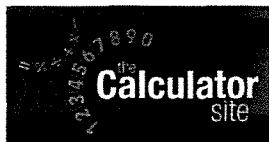
Calculation period: 11 months

Standard Calculation

~~\$~~
TOTAL INTEREST 20,548.19



X



Compound Interest Calculator

Use my popular calculators to work out the **compound interest on your savings**, with monthly interest breakdowns and the option to include regular monthly deposits or withdrawals (for retirement calculations, etc). Use the second calculator to work out interest on a simple lump sum savings amount. You can find out the [formula for compound interest here](#).

Regular Deposit / Withdrawal

CURRENCY:	Dollar (\$)
BASE AMOUNT:	\$ 163803.75
ANNUAL INTEREST RATE:	4.5 %
CALCULATION PERIOD:	11 months
REGULAR MONTHLY?	\$ deposit
INCREASE DEPOSITS/WITHDRAWALS YEARLY WITH INFLATION?	<input type="checkbox"/>
COMPOUND INTERVAL:	Yearly
Calculate	

X

YEAR 2 7/8/2016 - 7/8/2017

Calculation results

(interest compounded **yearly** - added at the end of each year)

Year	Year Interest	Total Interest	Balance
1	\$7,053.75	\$7,053.75	\$163,803.75

Base amount: \$156,750.00

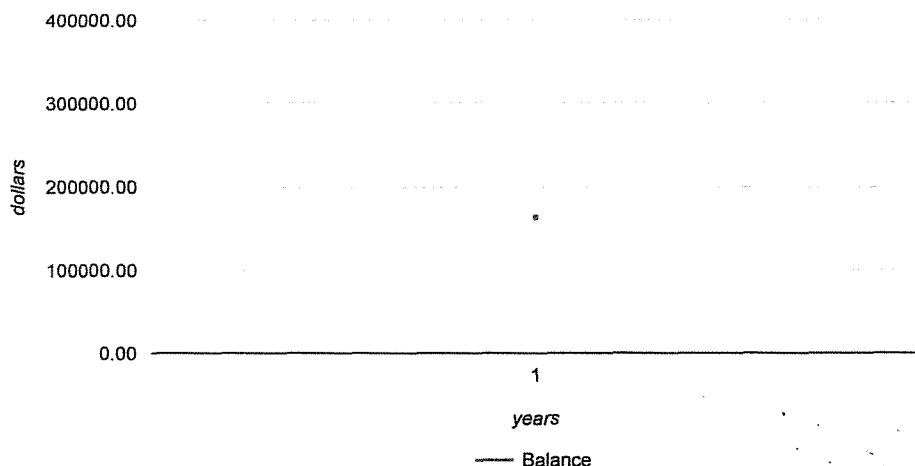
Standard Calculation

Interest Rate: 4.5%

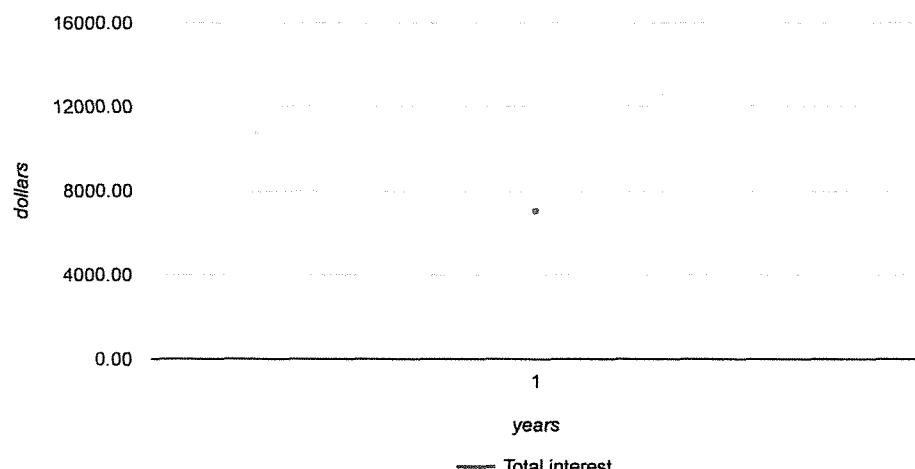
Effective Annual Rate: 4.5%

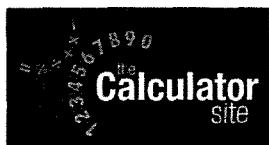
Calculation period: 1 year

Graph 1 - Balance (Compounded Yearly)



Graph 2 - Total Interest (Compounded Yearly)





Compound Interest Calculator

Use my popular calculators to work out the **compound interest on your savings**, with monthly interest breakdowns and the option to include regular monthly deposits or withdrawals (for retirement calculations, etc). Use the second calculator to work out interest on a simple lump sum savings amount. You can find out the [formula for compound interest here](#).

Regular Deposit / Withdrawal

CURRENCY:	Dollar (\$)
BASE AMOUNT:	\$ 156750
ANNUAL INTEREST RATE:	4.5 %
CALCULATION PERIOD:	1 years
REGULAR MONTHLY?	\$ deposit
INCREASE DEPOSITS/WITHDRAWALS YEARLY WITH INFLATION?	<input type="checkbox"/>
COMPOUND INTERVAL:	Yearly

Calculate

YEAR 1 7/9/2015 - 7/8/2016

Calculation results

(interest compounded **yearly** - added at the end of each year)

Year	Year Interest	Total Interest	Balance
1	\$6,750.00	\$6,750.00	\$156,750.00

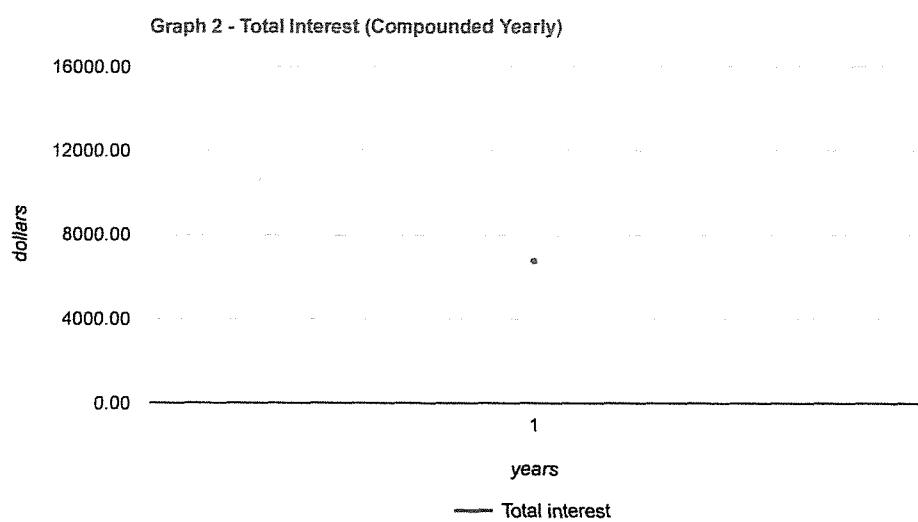
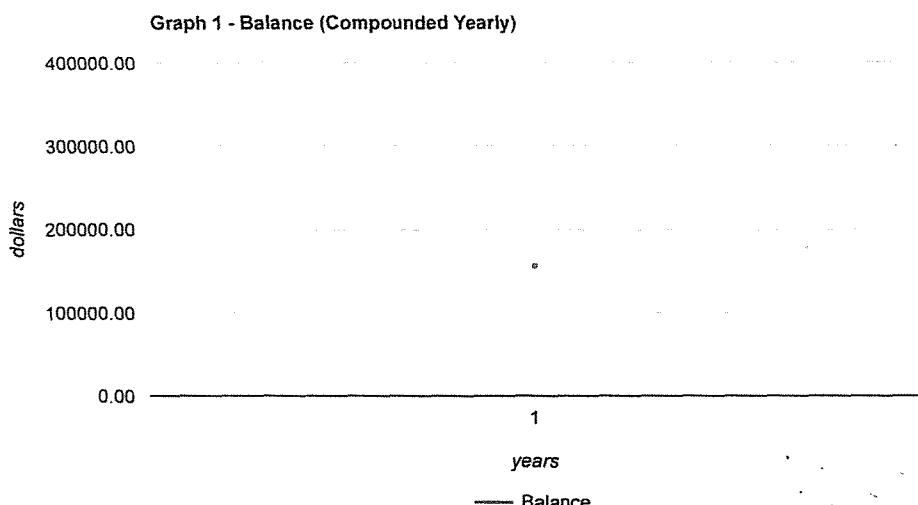
Base amount: \$150,000.00

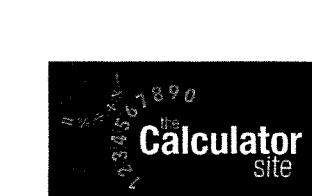
Standard Calculation

Interest Rate: 4.5%

Effective Annual Rate: 4.5%

Calculation period: 1 year





Compound Interest Calculator

Use my popular calculators to work out the **compound interest on your savings**, with monthly interest breakdowns and the option to include regular monthly deposits or withdrawals (for retirement calculations, etc). Use the second calculator to work out interest on a simple lump sum savings amount. You can find out the [formula for compound interest here](#).

Regular Deposit / Withdrawal

CURRENCY:	Dollar (\$)
BASE AMOUNT:	\$ 150000
ANNUAL INTEREST RATE:	4.5 %
CALCULATION PERIOD:	1 years
REGULAR MONTHLY?	\$ deposit
INCREASE DEPOSITS/WITHDRAWALS YEARLY WITH INFLATION?	<input type="checkbox"/>
COMPOUND INTERVAL:	Yearly

Calculate

Fill in this information to identify the case:	
Debtor 1 _____	
Debtor 2 (Spouse, if filing) _____	
United States Bankruptcy Court for the: _____ District of _____	
Case number _____	

Official Form 410

Proof of Claim

04/16

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

J.S. BANKRUPTCY COURT
2018 JUL 27 PM 1:41 KRS

FILED

Part 1: Identify the Claim		
1. Who is the current creditor?	Name of the current creditor (the person or entity to be paid for this claim) JAMES M. HAGGERTY	
	Other names the creditor used with the debtor Jim Haggerty	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent? JAMES M. HAGGERTY Name 377 PENNSYLVANIA AVENUE Number Street TOWANDA PA 18848 City State ZIP Code Contact phone 607-483-1835	Where should payments to the creditor be sent? (if different) SAME Name Number Street City State ZIP Code Contact phone _____ Contact email TABLEROCKMTN@PIX.NET Contact email _____
Uniform claim identifier for electronic payments in chapter 13 (if you use one): -----		
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? No Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____

7. How much is the claim? \$_____ Does this amount include interest or other charges?

No Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.

Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).

Limit disclosing information that is entitled to privacy, such as health care information.

PROMISSORY NOTE

9. Is all or part of the claim secured? No Yes. The claim is secured by a lien on property.

Nature of property:

- Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.
 Motor vehicle
 Other. Describe: _____

Basis for perfection:

Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

Value of property: \$_____

Amount of the claim that is secured: \$_____

Amount of the claim that is unsecured: \$_____ (The sum of the secured and unsecured amounts should match the amount in line 7.)

Amount necessary to cure any default as of the date of the petition: \$_____

Annual Interest Rate (when case was filed) _____ %

- Fixed
 Variable

10. Is this claim based on a lease? No

Yes. Amount necessary to cure any default as of the date of the petition. \$_____

11. Is this claim subject to a right of setoff? No

Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes. Check one:	Amount entitled to priority
		<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
		<input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____
		<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
		<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
		<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
		<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(_____) that applies.	\$ _____
* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.			

Part 3: Sign Below

The person completing this proof of claim must sign and date it.
 FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

- I am the creditor.
 I am the creditor's attorney or authorized agent.
 I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
 I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

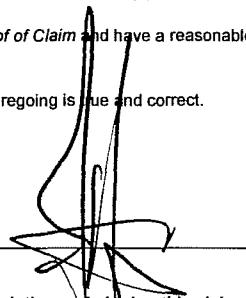
I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 07 23 2018
 MM / DD / YYYY

Signature



Print the name of the person who is completing and signing this claim:

Name

JAMES MEREDITH GREGORY

First name

Middle name

Last name

Title

Company

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

377 PENNSYLVANIA AVENUE

Number Street

TOWANDA

PA 18848

State ZIP Code

City

Contact phone

607 483 1835

Email

TABLEROCKMTN@EPIX.NET

PROMISSORY NOTE

Borrower: WORLEY AND OBETZ, INC of 85 WHITE OAK ROAD, MANHEIM, PA 17545 (the "Borrower")

Lender: JIM HAGGERTY of 377 PENNSYLVANIA AVENUE, TOWANDA, PA 18848 (collectively and individually the "Lender")

Principal Amount: \$150,000.00 USD

1. FOR VALUE RECEIVED, the Borrower promises to pay the Lender at such address as may be provided in writing to the Borrower, the principal sum of \$ 150,000.00 USD with interest payable on the unpaid principal at the rate of 4.5 percent per annum, calculated yearly not in advance.
2. This Note will be repaid in full on December 31st, 2016
3. At any time while not in default under this Note, the Borrower may pay the outstanding balance then owing under this Note to the Lender without further bonus or penalty.
4. All costs, expenses and expenditures including, and without limitation, the complete legal costs incurred by the lender in enforcing this Note as a result of any default by the Borrower, will be added to the principal then outstanding and will immediately be paid by the Borrower.
5. If any term, covenant, condition or provision of this Note is held by a court of competent jurisdiction to be invalid, void or unenforceable, it is the parties' intent that such provision be reduced in scope by the court only to the extent deemed necessary by that court to render the provision reasonable and enforceable and the remainder of the provisions of this Note will in no way be affected, impaired or invalidated as a result.
6. This Note will be construed in accordance with and governed by the laws of the Commonwealth of Pennsylvania.

7. This Note will enure to the benefit of and be binding upon the respective heirs, executors, administrators, successors, and assigns of the Borrower and the Lender. The Borrower waives presentment for payment, notice of non-payment, protest and notice of protest.

IN WITNESS WHEREOF the Borrower has duly affixed its signature by a duly authorized officer under the seal on this 9th day of July.

SIGNED, SEALED, AND DELIVERED

This 9th day of July, 2015

WORLEY AND OBETZ, INC

Per:



(SEAL)

YEAR 3 7/9/2017 - 6/6/2018
 (11 MONTHS)

Calculation results

(interest compounded yearly - added at the end of each year)

Month	Month Interest	Total Interest	Balance
1	\$0.00	\$0.00	\$163,803.75
2	\$0.00	\$0.00	\$163,803.75
3	\$0.00	\$0.00	\$163,803.75
4	\$0.00	\$0.00	\$163,803.75
5	\$0.00	\$0.00	\$163,803.75
6	\$0.00	\$0.00	\$163,803.75
7	\$0.00	\$0.00	\$163,803.75
8	\$0.00	\$0.00	\$163,803.75
9	\$0.00	\$0.00	\$163,803.75
10	\$0.00	\$0.00	\$163,803.75
11	\$6,744.44	\$6,744.44	\$170,548.19

Base amount: \$163,803.75

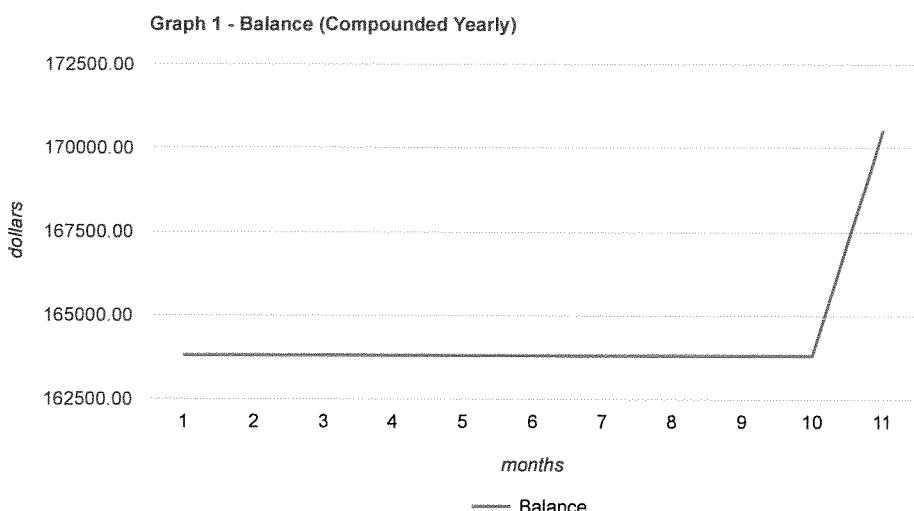
Interest Rate: 4.5%

Effective Annual Rate: 4.5%

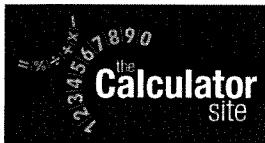
Calculation period: 11 months

Standard Calculation

 TOTAL INTEREST 20,548.19



X



Compound Interest Calculator

Use my popular calculators to work out the **compound interest on your savings**, with monthly interest breakdowns and the option to include regular monthly deposits or withdrawals (for retirement calculations, etc). Use the second calculator to work out interest on a simple lump sum savings amount. You can find out the [formula for compound interest here](#).

Regular Deposit / Withdrawal

CURRENCY:

BASE AMOUNT:

ANNUAL INTEREST RATE: %

CALCULATION PERIOD: months

REGULAR MONTHLY?

INCREASE DEPOSITS/WITHDRAWALS
YEARLY WITH INFLATION?

COMPOUND INTERVAL: ?



YEAR 2 7/8/2016 - 7/8/2017

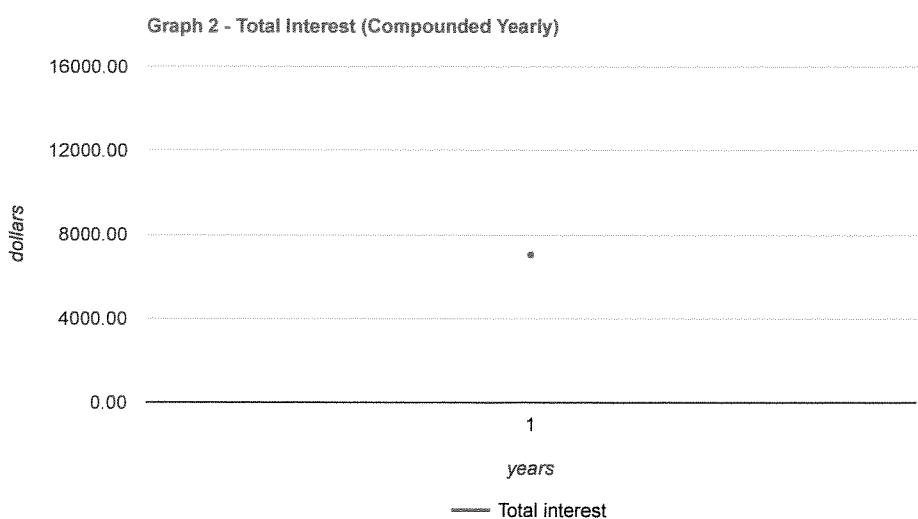
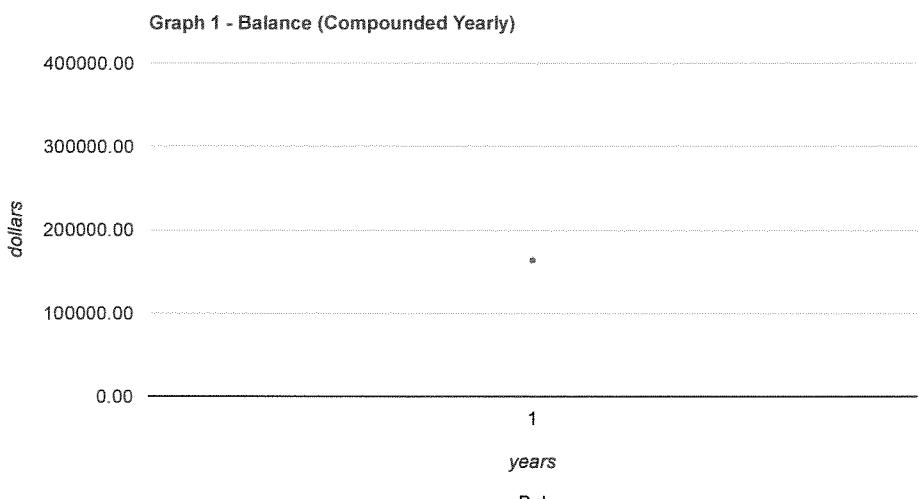
Calculation results

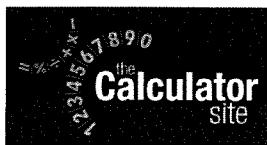
(interest compounded **yearly** - added at the end of each year)

Year	Year Interest	Total Interest	Balance
1	\$7,053.75	\$7,053.75	\$163,803.75

Base amount: \$156,750.00
 Interest Rate: 4.5%
 Effective Annual Rate: 4.5%
 Calculation period: 1 year

Standard Calculation





Compound Interest Calculator

Use my popular calculators to work out the **compound interest on your savings**, with monthly interest breakdowns and the option to include regular monthly deposits or withdrawals (for retirement calculations, etc). Use the second calculator to work out interest on a simple lump sum savings amount. You can find out the [formula for compound interest here](#).

Regular Deposit / Withdrawal

CURRENCY:	Dollar (\$)
BASE AMOUNT:	\$ 156750
ANNUAL INTEREST RATE:	4.5 %
CALCULATION PERIOD:	1 years
REGULAR MONTHLY?	\$ deposit
INCREASE DEPOSITS/WITHDRAWALS YEARLY WITH INFLATION?	<input type="checkbox"/>
COMPOUND INTERVAL:	Yearly

Calculate

YEAR 1 7/9/2015 - 7/8/2016

Calculation results

(interest compounded **yearly** - added at the end of each year)

Year	Year Interest	Total Interest	Balance
1	\$6,750.00	\$6,750.00	\$156,750.00

Base amount: \$150,000.00

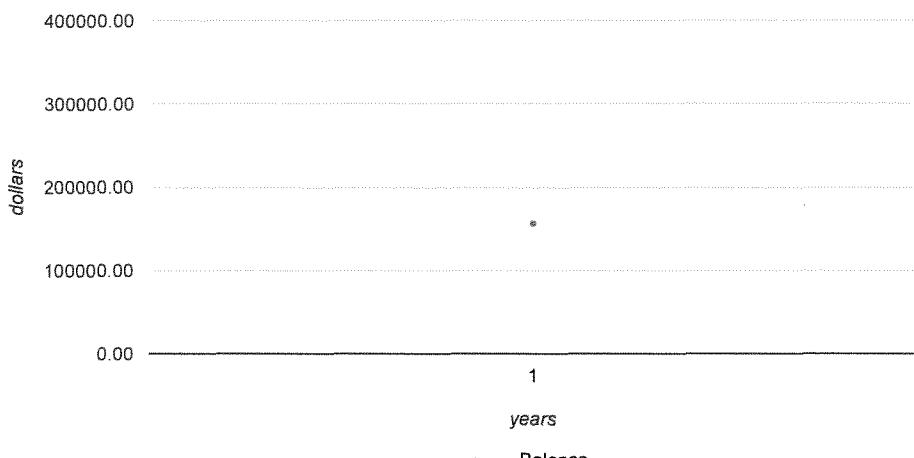
Interest Rate: 4.5%

Effective Annual Rate: 4.5%

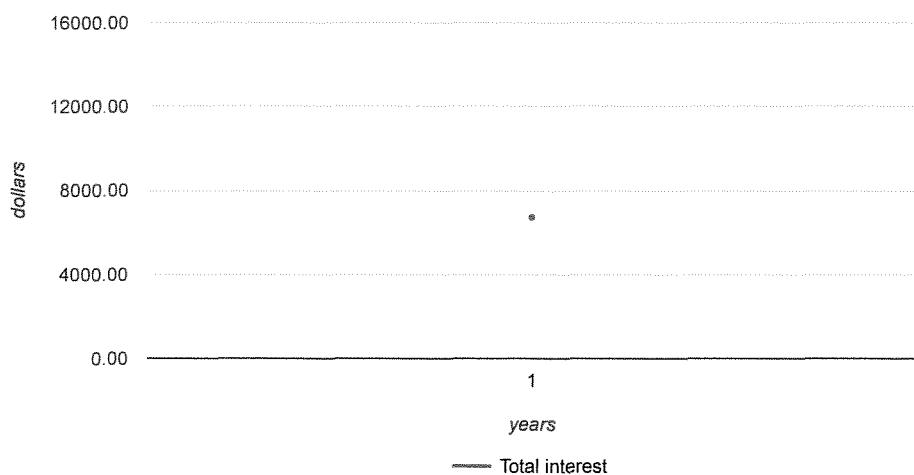
Calculation period: 1 year

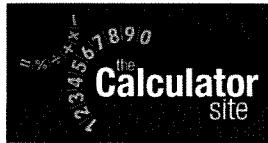
Standard Calculation

Graph 1 - Balance (Compounded Yearly)



Graph 2 - Total Interest (Compounded Yearly)





Compound Interest Calculator

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Regular Deposit / Withdrawal

CURRENCY:	Dollar (\$)
BASE AMOUNT:	\$ 150000
ANNUAL INTEREST RATE:	4.5 %
CALCULATION PERIOD:	1 years
REGULAR MONTHLY?	\$ deposit
INCREASE DEPOSITS/WITHDRAWALS YEARLY WITH INFLATION?	<input type="checkbox"/>
COMPOUND INTERVAL:	Yearly
Calculate	